

EXHIBIT H

American Express Financial Advisory Service Agreement



American Express Financial Advisors Inc. (the "Company"), agrees to perform financial advisory services for you based on the following terms and conditions. The American Express Financial Advisory Service brochure (Form 94003) and any current supplement to such brochure contain important information regarding the Financial Advisory Service Engagement Options you (the "Client(s)") selected and are part of this Service Agreement ("Agreement"). No assignment of this Agreement by the Company will be effective without the Client's consent.

☒ Check here if a client check is attached

☐ An approved Client Profile Form 200152 for each client must be submitted prior to establishing this Account.

Corporate Office Use

0 1 9 1

FP

0 1 3

Advisor Use for Existing Financial Advisory Service Account Only

Enter existing account number:

0 1 9 1

0 1 3

☐ Check if changing an existing Engagement due to a change in terms.

☐ GTCC: Check if this Agreement creates a new anniversary date.

Section 1 — Client Information

First Client

Yes No

New Client for this Financial
Advisory Service Account?

☒ Yes

New AEFA Client?

☐ No

Name (Entire or full legal name)

BRUCE FULLER

Birthdate (mm/dd/yyyy)

09 30 1952

Social Security Number

478 70 9884

Second Client

Yes No

New Client for this Financial
Advisory Service Account?

☐ Yes

New AEFA Client?

☐ No

Married to First Client?

☐ Yes

Domestic Partner of First Client?

☐ No

Name (Entire or full legal name)

Birthdate (mm/dd/yyyy)

Social Security Number

Resident or Home Street Address (For change of address, submit Form 518)

31 BRADLEY STREET 2ND FL.

City

Dobbs Ferry

State

ZIP Code

NY 10522

Section 2 — Advisor Information

Advisor 1 — Servicing Advisor

Name

Jennifer S. Wilkov

Advisor Number

47005

Team ID

Comp. %

100

Office Number

629

Advisor 2

Name

Advisor Number

Team ID

Comp. %

Office Number

Section 3 — Customer Privacy

The Company's privacy policy is set forth in "It's a Matter of Privacy" (the "Privacy Notice"), which is provided to Client along with this Agreement. The Privacy Notice explains the categories of personally identifiable information collected by the Company to provide the Financial Advisory Service, disclosures that may be made to affiliates and non-affiliates of the Company, and choices that Clients have to opt out of certain disclosures and uses of the personally identifiable information. To select one or both of the opt-out choices described in the Privacy Notice, Clients must follow the instructions provided in the Privacy Notice.

The Company and the Client agree that all of the above-mentioned information and data furnished to the financial advisor, pursuant to Section 1, shall be disclosed and used by the company in accordance with the Privacy Notice. In addition, Client agrees that by purchasing the American Express Financial Advisory Service, Client is authorizing the Client's financial advisor and American Express Financial Advisors to use the information collected and provided as part of the service, to identify and recommend investment, insurance or other financial products the financial advisor and American Express Financial Advisors sell.

Corporate Office Use

0 1 9 1

FP

0 1 3

Section 4 — Engagement services to be provided (see Form 94003 for further explanation)**Engagement Period** — (check one; if nothing is selected, Annual will be the default):☒ **Annual** (80)☐ **Good Until Changed or Cancelled (GTCC)** (26)
(Authorized advisors only)**Services:**

(Check all areas that apply. If nothing is selected, Comprehensive Financial Planning will be the default.)

1. Comprehensive Financial Planning (030)

Covers topics 1A through 1F described below

1A. Financial Position (009) Must choose one other area.**1B. Income Tax (015)****1C. Investment (010)****1D. Retirement (020)****1E. Protection/Family Security (005)** Included at no charge; must choose one other area**1F. Estate (024)**

Check 1G and/or 1H only if applicable:

1G. Education (011)**1H. Future Savings Goal (016)****2. Small Business (Authorized advisors only) (060)****3. Advanced Needs (Complete Form 71024 A) (018)****4. Divorce Financial Service (Authorized advisors only) (056)****5. Consultation (For Short-Term and Interim Needs) (Authorized advisors only) (017)**

Includes advice on one or more short term, specific decisions or financial topics not covered in 1A – 1H; describe here:

Services to be provided
(Annual and GTCC)**Services in each subsequent year**
(GTCC only)☐
(If selected, do not check 1A–1H)☒☐☐☐☐☐☐☐☐☐☐☐**ADVISOR USE ONLY: ENTER ALL ANTICIPATED DELIVERY METHODS (Used for internal research only — not material to this Agreement)****Primary Deliverable**

(check at least one)

FASware — FAP/PEF (070) ☒FASware — FAR/PER (065) ☐Apex Select — FAP/PEF (066) ☐FASware SBO (063) ☐Advisor Created — Proposal (067) ☐Advisor Created — Letter (072) ☐AEFA AllocationMaster (040) ☐Lumen FPP (073) ☐Advisor Workstation
Goal Planner (161) ☐

Principia

Morningstar

InvestmentView

Thomson Finance

Personal Portfolio Assistant

americanexpress.com

StockOpter

Authorized advisors only

Portfolio Service Tool

Use only if client also has SPS account

Foundation Tools

AdvisorLink

Advisor Workstation

Morningstar

IRA Analyst

AdvisorLink

Supporting Documentation / Calculators

Check all that may apply, but do not use as stand-alone deliverables

(101) ☒ **Sales Illustrations** (141) ☐

AdvisorLink: LISA, Disability, Annuity, LTC, Certs

(102) ☒ **Pension Dist. Planner** (162) ☐

Brentmark

(103) ☐ **NumberCruncher** (181) ☐

Leimberg

(105) ☐ **Microsoft Office Suite** (199) ☐

Word, Excel, PowerPoint

(106) ☐ **Divorce Financial Analysis** (156) ☐(107) ☐ **Expert Witness Service** (159) ☐(108) ☒ — approved ☐(121) ☐ — approved ☐**Reminder:** All advisor created deliverables must comply with Bulletin 4342A.

04237PB001523.001

Corporate Office Use

0 1 9 1

FP

0 1 3

Section 5 — FeesFor the Engagement Period
(Maximum One Year)

1. Advisor fee ☒ Flat \$ 1000 ☐ Hourly — at a rate of \$ /hour \$ 1000.00

2. Add: Assoc. Financial Advisor fee ☐ Flat \$ ☐ Hourly — at a rate of \$ /hour \$

3. Add: Paraplanner fee ☐ Flat \$ ☐ Hourly — at a rate of \$ /hour \$

4. Add: Advanced Needs Service fee (attach Form 71024 A) ☐ Hourly — at a rate of \$ /hour \$

5. Add: lowa clients add 5% sales tax \$

6. Subtotal If \$10,000 or greater, attach RP Approval Form 94160 For GTCC, also enter estimate of maximum annual fees here: \$ 1000.00

7. Less: Promotions (check one)*

Enter Promotion ID

☐ FEPS ☐ AEFA Employee ☐ Other AXP Employee ☐ Marketing Coupon ☐ Alliances (e.g., Costco)

* Client understands and agrees that Company must provide your name and Social Security number to the Employer in order to collect this subsidy amount.

8. Net fee due from client

\$

9. Less: Initial payment from client

☒ Check ☐ American Express* Card

Expires

(\$ 1000.00)

☐ Payroll deduction
(available to some FEPS clients)

Redemption: ☐ Form F119 ☐ Form 33442 ☐ Phone/Fax Systematic payment: ☐ Form F137 ☐ Phone/Fax

10. Amount still due

☐ Check ☐ Recurring American Express Card Payment (attach Form 6106)

\$

☐ Payroll deduction
(available to some FEPS clients)

.00

Redemption: ☐ Form F119 ☐ Form 33442 ☐ Phone/Fax Systematic payment: ☐ Form F137 ☐ Phone/Fax

Section 6 — Disclosure or interest and capacity

The financial advisor will or may recommend that Client purchase or sell investments and enter into other financial transactions. Client will have no obligation hereunder or otherwise to follow any such recommendations. If the Client does enter into one or more transaction(s) recommended by financial advisor, then, in addition to the compensation provided for above, financial advisor will receive a commission or other financial benefit as a consequence of the transaction.

No assignment of the Agreement by the Company will be effective without Client's consent.

After looking at all of Client's financial data, the financial advisor may find it necessary to recommend further assessment in a specific area that has not already been designated. If Client agrees, Client will be asked to sign a new Agreement and pay the additional fee. Under those circumstances this Agreement will be null and void.

Client's service will address Client's financial concerns based on Client's current financial situation and Client's future needs and objectives. The service will be based on the personal financial information that Client provides to the financial advisor. It also will be based on assumptions that Client selects and certain other planning assumptions determined by the Company. For the service, the overall rate of return used in determining net worth and cash flow beyond the current year will be calculated based on Client's risk tolerance toward achieving each goal selected. Client's assumed average tax rates and global inflation rates specific to each goal that Client selects.

Client recognizes that the value and usefulness of the Financial Advisory Service will be dependent upon information that he/she provides and upon his/her active participation in the formulation of financial planning objectives and in the implementation of plans to attain those objectives. If required, Client will be asked to complete a detailed questionnaire provided by the financial advisor. Client will also provide copies of financial documents as the advisor may reasonably request in order to permit complete evaluation and preparation of recommendations for Client.

Client agrees to discuss his/her requirements, objectives and projected future needs candidly with the financial advisor and to promptly inform financial advisor of material changes in circumstances, needs, objectives and other information Client previously provided to the financial advisor. Client further agrees that neither the financial advisor nor the Company shall have any liability for Client's failure to promptly inform the financial advisor of material changes in Client's financial circumstances that may affect the manner in which Client's assets are allocated. The financial advisor shall have no obligation to make any recommendation or give any financial advice to Client that, in the sole judgment of the financial advisor, would be impracticable, unsuitable, unattainable or undesirable. It is understood that the financial advisor provides financial services of the type contemplated hereunder, as well as other financial services for a number of clients.

Concurrently with receipt by Client of the agreed upon services, Client may receive, without charge, if previously requested, a life insurance analysis provided by a licensed life and disability agent. The financial advisor will receive no compensation on account of any life insurance analysis and/or recommendations provided to Client, but may receive compensation for insurance products actually purchased. The Company does not provide insurance consulting, legal advice or document preparation as part of this service. The Company does not monitor the day-to-day performance of the Client's specific investments.

Corporate Office Use

0 1 9 1

FP

0 1 3

Section 6 — Disclosure or interest and capacity (continued)

Company is required by law to obtain certain personal information from Client which will be used by Company to verify Client's identity. If Client does not provide the required information to Company, Company may be unable to open Client's account. If Company is unable to verify Client's identity, Company reserves the right to close Client's account or take such other steps as Company deems reasonable.

Retirement Accounts

Client agrees that neither the financial advisor nor the Company is acting as a fiduciary within the meaning of the Employee Retirement Income Security Act of 1974 (ERISA) or Internal Revenue Code of 1986, including with respect to asset allocation services provided Client, and that financial advisor and the Company are not providing investment advice for a fee that will be the primary basis for Client's investment decisions on IRA, TSA, government plan or ERISA (e.g., 401(k)) assets. To the extent an asset allocation service identifies any specific investment alternative, Client understands that other investment alternatives having similar risk and return characteristics may be available, and that Client's plan sponsor, for government or ERISA plans, or the financial advisor can assist Client in obtaining information on other potential investment alternatives.

Section 7 — Arbitration

Any controversy or claim arising out of or relating to this contract or the breach thereof, shall be settled solely by arbitration in accordance with the Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Unless otherwise agreed to by all of the parties to the arbitration (including without limitation the Company and the Client), the American Arbitration Association shall be the sole venue for resolving claims arising out of or relating to this Agreement, and all of the parties to the arbitration (including without limitation the Company and the Client), irrevocably waive trial by jury in any action, proceeding or counterclaim, whether at law or in equity. This paragraph does not constitute a waiver of any right of private claim or cause of action provided by the Investment Advisers Act of 1940. If either Client or Company, its employees or independent contractors elects to resolve a claim by arbitration, that claim shall be arbitrated on an individual basis. There shall be no right or authority for any claims to be arbitrated on a class action basis or bases involving claims brought in a purported representative capacity on behalf of the general public, clients or other persons similarly situated. The arbitrator's authority to resolve claims is limited to claims between the parties to the arbitration, (including the Client and the Company) alone, and the arbitrators' authority to make awards is limited to the parties to the arbitration (including to the Client and the Company) alone. Furthermore, claims brought by Client against Company, its employees or independent contractors, or by Company against Client, may not be joined or consolidated in arbitration with claims brought by or against someone other than Client, unless agreed to in writing by both Client and Company, its employees or independent contractors.

Section 8 — Signature and Taxpayer Identification Number Certification

By signing below, I acknowledge that I have received and read the Company's brochure (Form 94003), including the terms and conditions, and I hereby consent to these terms and conditions with full knowledge and understanding of the information contained in the brochure.

Under penalties of perjury, I certify that:

1. The number shown on page one of this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the Internal Revenue Service has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

Client's Name

BRUCE FULLER

Client's Signature

☒ Bruce Fuller

Date

08 18 2007

Client's Signature

☒

Date

Signed at:

City

New York

State

NY

Becky Roloff, Senior Vice President for American Express Financial Advisors Inc.

Becky Roloff

Financial Advisor Signature

☒ Jennifer S. Wilkov

Advisor's Phone Number

212 719 0099

2002212M1 1512.001.002 07/31/2002 1:26:13 PM

American Express Financial Advisory Service

Corporate Office Use

FP

0191

013

Service Agreement — American Express through American Express Financial Advisors Inc. (the Company) agrees to perform the financial advisory service for you on the following terms and conditions:

The American Express Financial Advisory Service brochure (Form 94003) and any current supplement to this brochure contain important information regarding the Financial Advisory Service option you (the Client) selected and is part of this service agreement (Agreement). No assignment of this Agreement by the Company will be effective without Client's consent.

Section 1 — Client Information

First Client Name

BRUCE FULLER

Social Security Number

478 70 9884

Street Address

Birthdate

31 BRADLEY STREET, 2ND FLR

09 30 1952

City

State

ZIP Code

DOBBS FERRY

NY 10522

Second Client Name

Birthdate

Social Security Number

- An approved Client Profile Form 200152 for each client must be submitted prior to establishing a plan
- For address changes submit Form 518
- Is there a check attached? ☒ Yes ☐ No
- Married client? ☐ Yes ☒ No (If married must include spouse info)
- Dual client? ☐ Yes ☒ No

Section 2 — Advisor Information

Team ID

Advisor 1/Servicing Advisor

JENNIFER WILKO

Advisor Number

47005

Comp %

100

Office Number

118

Team ID

Advisor 2

Advisor Number

Comp %

Office Number

Section 3 — Financial Advice to be Provided (check each advice area to be provided or check Comprehensive if addressing all six)

- ☐ Business Owner Issues (060)
- ☒ Comprehensive Financial Planning (includes all six areas listed below) (030)
- ☐ 1 Financial Position (009)
- ☐ 2 Investment Planning (010)
- ☐ 3 Income Tax Planning (015)
- ☐ 4 Protection Planning (005) (if selected provided at no charge)
- ☐ 5 Retirement Planning (020)
- ☐ 6 Estate Planning (024)

Section 4 — Service Options (choose one option)

☒ Comprehensive or Issue
(080)

☐ Consultation

(068) (Provided by authorized advisors only)

☐ Annual

(086) (Provided by authorized advisors only)

☐ Good Until Changed or Cancelled (GTCC)
(26)

☐ Check here if you are updating an existing GTCC

☐ Advanced Advice Services (corporate office)
(89) (14) (Can be used with any other option)

Descriptions (see pages 10 11 of form ADV part 2 (94003))

Address the six areas of financial planning separately or as a complete comprehensive analysis. Examples are Financial Advisory Proposal and Asset Allocation analysis.

Address a specific financial issue or topic within one of the areas of financial planning. Examples are debt management, cash reserve needs, tax deferral strategies, etc.

Similar to the American Express Financial Advisory Service — Comprehensive or Issue except more tools can be used to complete analysis. May also be used to address a specific financial issue or topic within one of the areas of financial planning.

Similar to the American Express Financial Advisory Service — Annual except the service agreement and fee will automatically renew each year on the anniversary of the agreement unless the service is changed or cancelled or fee increases.

Corporate office consultants will address more complex financial planning issues.

200212M1 1512.001.003 07/31/2002 1:26:13 PM

Advisor Use only Please check all delivery methods that apply

- ☒ FASware (07C) ☐ Allocation Master (040) ☐ FAS SBO (063) ☐ Review (065) ☐ Lumen (073)
☐ Numbercruncher (071) ☐ MS Office (072) ☐ Completion of Service letter (067) (required for Consultation)

Fixed fees

Enter the fixed fee on Line 1, then skip lines 2, 3 and 4. Or select hourly fees starting with Line 2.

If using Advanced Advice Service the fixed fee should include both the advisor and corporate office fees.

1 Fixed fee

1 \$

700

Hourly fees

Charges by the hour available for Annual Consultation and GTCC Service Options

2 Financial advisor hourly rate

2 \$

3 Estimated number of hours (or range)

3

4 Hourly fee or range (multiply lines 2 and 3)

4 \$

Paraplanner fees

Can be charged by all Advanced Advisors

5 Paraplanner hourly rate

5 \$

6 Paraplanner hours

6

7 Total paraplanner fee (multiply line 5 and 6)

7 \$

Other charges or credits

FEPS employee group number

8 State sales tax (IA add 5%)

8 \$

9 Less promotion (FEPs or corporate sponsored promotions)

9 \$(

Total fixed fee

Add lines to calculate the gross fee

10 Total fixed fee (add lines 1, 8, 9)

10 \$

Total hourly fee

11 Total hourly fee (add lines 4, 7, 8, 9)

11 \$

Payment Options

Make any deductions available then calculate the amount due

12 FEPs employer/group subsidy amount

12 \$(

13 AEFA corporate office employee (subtract 50% from the total fee listed on Line 10 or 11)

13 \$(

AEFA Employee Number

14 Initial Payment made (available to Advanced Advisors)

14 \$(

Amount Due from Client

15 Amount due (add Lines 10 through 14)

15 \$

700

Advanced Advice Services

Break out the advisor and corporate portion of the fee and check the advanced service to be provided

☐ Comprehensive☐ Issue☐ Stock Option Exercise Analysis☐ Asset Allocation☐ Business Valuation Analysis

a Financial advisor fee \$

b Corporate office fee \$

c Amount due from Client (a + b) \$

Payment Method☒ Check or Money Order☐ American Express® Card

Card number

☐ Optima® Card

Expiration Date

☐ Redemption☐ Form F119 ☐ Form 33442 ☐ Phone/Fax (GTCC and Annual only)☐ Systematic Payment (GTCC and Annual only)☐ Form F137 ☐ Phone/Fax ☐ Charge Card (attach form 6106)☐ Payroll Deduction (available to some FEPS clients)

200212M1 1512.001.004 07/31/2002 1:26:14 PM

Section 5 — Customer Privacy

The Company's privacy policy is set forth in "An Important Notice Concerning Our Customers' Privacy" (the "Privacy Notice") which is provided to client along with the Agreement. The Privacy Notice explains the categories of personally identifiable information collected by the Company to provide the Financial Advisory Service, disclosures that may be made to affiliates and non-affiliates of the Company, and choices that clients have to opt out of certain disclosures and uses of the personally identifiable information. To select one or both of the opt out choices described in the Privacy Notice, clients must follow the instructions provided in the Privacy Notice.

The Company and the Client agree that all of the above mentioned information and data furnished to the financial advisor pursuant to Paragraph 1 shall be disclosed and used by the company in accordance with the Privacy Notice. In addition, client agrees that by purchasing the American Express Financial Advisory Service, client is authorizing the client's financial advisor and American Express Financial Advisors to use the information collected and provided as part of the service to identify and recommend investment, insurance or other financial products the financial advisor and American Express Financial Advisors sell.

Section 6 — Disclosure of interest and capacity

The financial advisor will or may recommend that Client purchase or sell investments and enter into other financial transactions. Client will have no obligation hereunder or otherwise to follow any such recommendations. If the Client does enter into one or more transaction(s) recommended by advisor, then, in addition to the compensation provided for above, Advisor will or may receive a commission or other financial benefit as a consequence of the transaction.

No assignment of the Agreement by the Company will be effective without Client's consent.

After looking at all of Client's financial data, the financial advisor may find it necessary to recommend further assessment in a specific area that has not already been designated. If Client agrees, Client will be asked to sign a new Agreement and pay the additional fee. Under those circumstances this Agreement will be null and void.

Client's service will address Client's financial concerns based on Client's current financial situation and Client's future needs and objectives. The service will be based on the personal financial information that financial advisor obtains from Client. It also will be based on assumptions that Client selects and certain other planning assumptions determined by the Company. For the service, the overall rate of return used in determining net worth and cash flow beyond the current year will be calculated based on Client's risk tolerance toward achieving each goal selected, Client's assumed average tax rates and global inflation rates specific to each goal that financial advisor helps you select.

Client recognizes that the value and usefulness of the Financial Advisory Service will be dependent upon information that he/she provides and upon his/her active participation in the formulation of financial planning objectives and in the implementation of plans to attain those objectives. If required, Client will be asked to complete a detailed questionnaire provided by the financial advisor. Client will also provide copies of financial documents as the advisor may reasonably request in order to permit complete evaluation and preparation of recommendations for Client.

Client agrees to discuss his/her requirements, objectives and projected future needs candidly with the financial advisor and to promptly inform financial advisor of material changes in circumstances, needs, objectives and other information Client previously provided to the financial advisor. Client further agrees that neither the financial advisor or the Company shall have any liability for Client's failure to promptly inform the financial advisor of material changes in Client's financial circumstances which may affect the manner in which Client's assets are allocated.

The financial advisor shall have no obligation to make any recommendation or give any financial advice to Client, which in the sole judgment of the financial advisor would be impracticable, unsuitable, unattainable or undesirable. It is understood that the financial advisor provides financial services of the type contemplated hereunder, as well as other financial services for a number of clients.

Concurrently with receipt by Client of the agreed upon services, Client may receive, without charge, if previously requested, a life insurance analysis provided by a licensed life and disability agent. The financial advisor will receive no compensation on account of any life insurance analysis and/or recommendations provided to Client. **The Company does not provide insurance consulting, legal advice or document preparation as part of this service. The Company does not monitor the day to day performance of the Client's specific investments.**

Retirement Accounts

Client agrees that neither the financial advisor nor the Company is acting as a fiduciary within the meaning of the Employee Retirement Income Security Act of 1974 (ERISA) or Internal Revenue Code of 1986, including with respect to asset allocation services provided Client, and that financial advisor and the Company are not providing investment advice for a fee that will be the primary basis for Client's investment decisions on IRA, TSA, government plan or ERISA (e.g., 401(k)) assets. To the extent an asset allocation service identifies any specific investment alternative, Client understands that other investment alternatives having similar risk and return characteristics may be available, and that Client's plan sponsor, for government or ERISA plans, or the financial advisor can assist Client in obtaining information on other potential investment alternatives.

Section 7 — Arbitration

Any controversy or claim arising out of or relating to this contract or the breach thereof, shall be settled by arbitration in accordance with the Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. However, this paragraph does not constitute a waiver of any right provided by the Investment Advisers Act of 1940.

2002212M1 7512.001.005 07/31/2002 1:26:14 PM

Section 8 — Signature and Taxpayer Identification Number Certification

By signing below I acknowledge that I have received and read the brochure (Form 94003) including the terms and conditions and I hereby consent to these terms and conditions with full knowledge and understanding of the information contained in the brochure. Under penalties of perjury I certify that

1 The number shown on this form is my correct taxpayer identification number and

2 I am not subject to backup withholding because (a) I am exempt from backup withholding (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends or (c) the Internal Revenue Service has notified me that I am no longer subject to backup withholding and

3 I am a US person (including a US resident alien)

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding

You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return

Client's Name

BRUCE F. FULLER

Client's Signature

☒

Client's Name

Client's Social Security Number/Taxpayer ID Number

478 70 9884

Date

07 25 2002

Client's Social Security Number/Taxpayer ID Number

Date

Client's Signature

☒

Signed at

City

NEW YORK

State

NY

Barry Murphy Executive Vice President for American Express Financial Advisors Inc

Barry Murphy

Financial Advisor Signature

☒

Jennifer Wilton Proulx

Advisor's Phone Number

516 228 0100